2017 Analysis of Illinois Exchange Plans

Issuers on Get Covered Illinois in 2017

- Individual Marketplace
  - Celtic Insurance Company
  - CIGNA Healthcare of Illinois Inc.*
  - Health Alliance Medical Plans, Inc. (“HAMP”)
  - Health Care Service Corporation, a Mutual Legal Reserve Company (“HCSC”, dba Blue Cross Blue Shield of Illinois)
  - Humana Health Plan, Inc.

*New to Exchange in 2017

Notes:

-Aetna, Coventry, Harken & Land of Lincoln are not offering plans on the Illinois Exchange in 2017

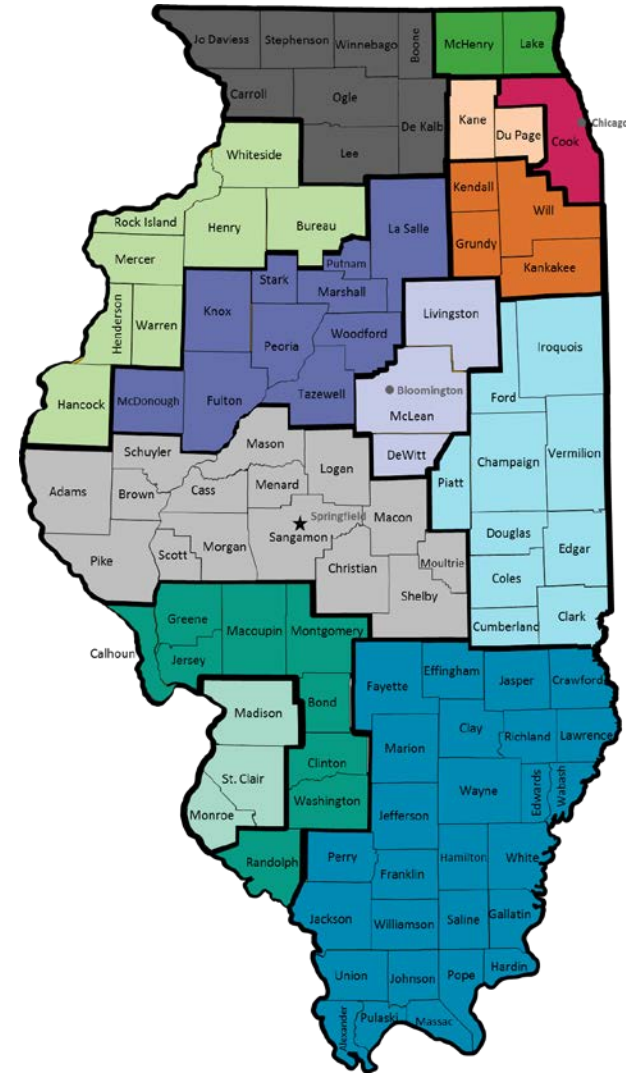
Issuers on Get Covered Illinois in 2017

- Small Group Marketplace (SHOP)
  - Health Alliance Medical Plan, Inc. (“HAMP”)
  - Health Care Service Corporation, a Mutual Legal Reserve Company (“HCSC”, dba Blue Cross Blue Shield of Illinois)

Health Plan Rating Areas – 13 distinct areas

- Rating areas influence the plan options available and the premium levels
- Rating areas remain unchanged from 2016

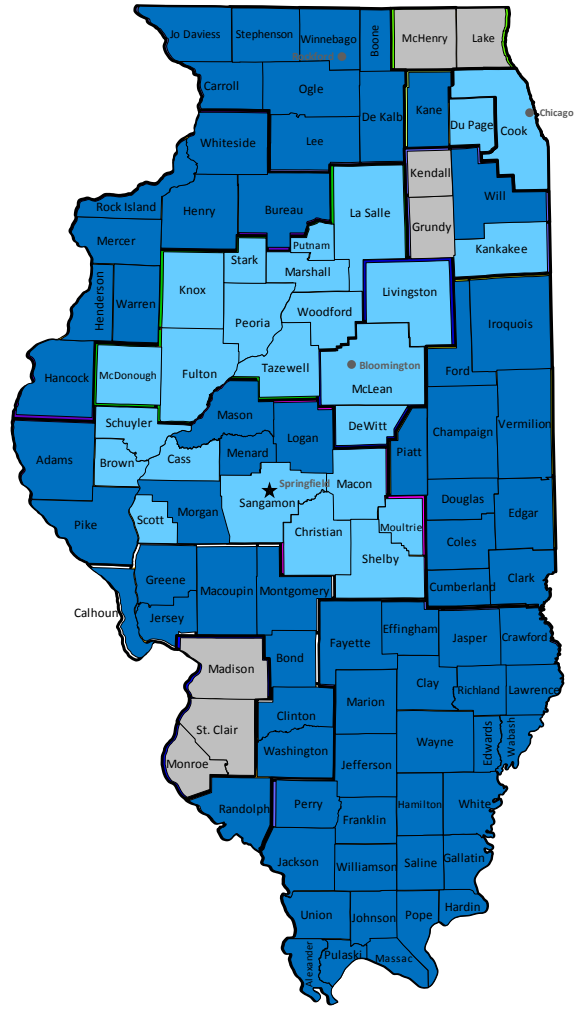
Rating Areas
1
2
3
4
5
6
7
8
9
10
11
12
13



PLAN ANALYSIS

ON EXCHANGE

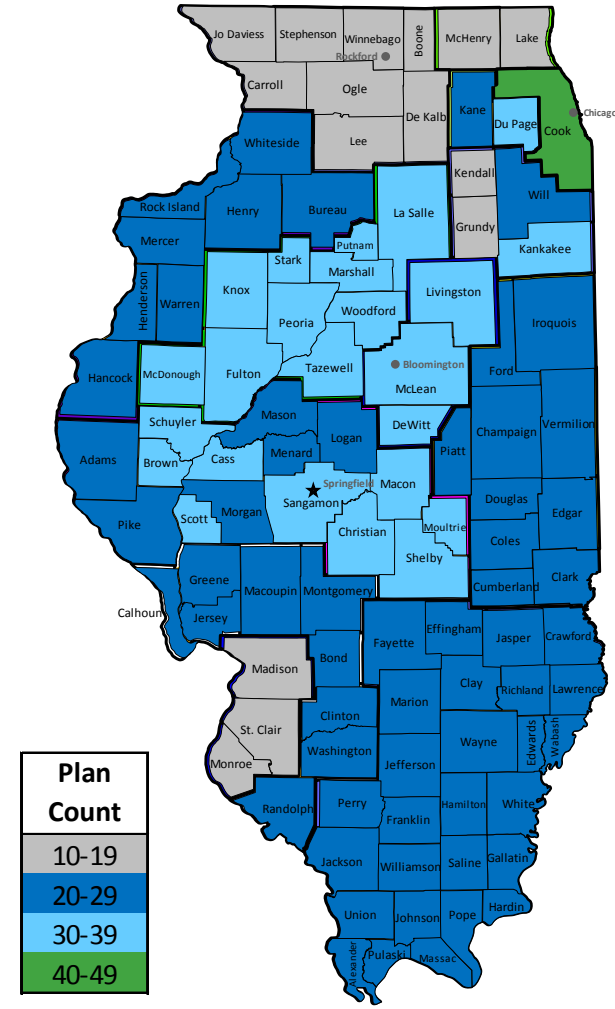
Number of Issuers by County
(Individual, On Exchange)



Number of Issuers
1
2
3

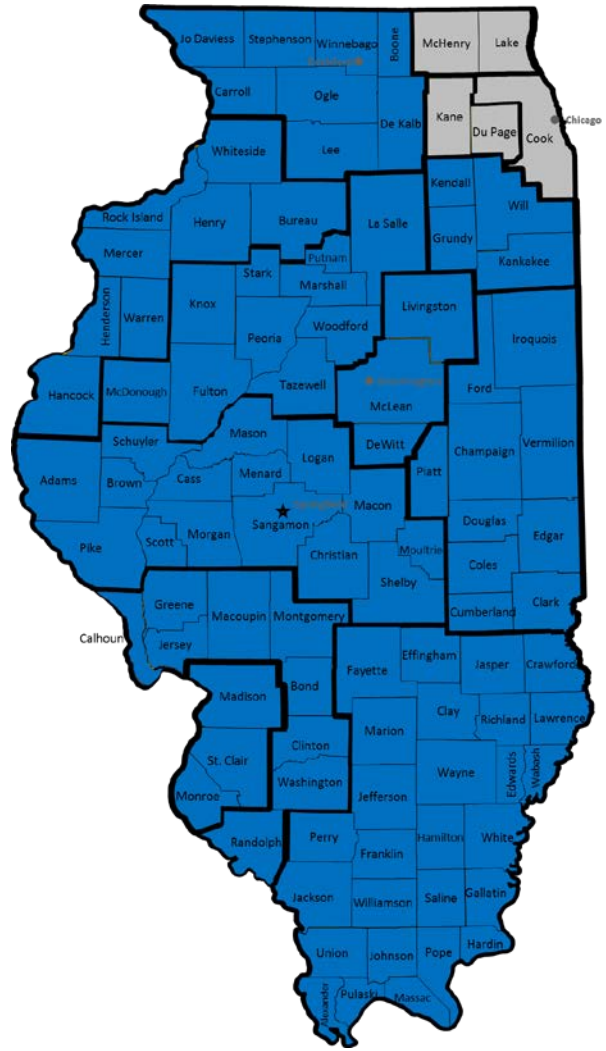
Number of Plans by County
(Individual, On Exchange)

- “HCSC” has three *multi-state plans which are included in this map
- In Rating Area 3 Celtic participates in DuPage county but not Kane county
- Rating area 4 is split
  - “HCSC” is in all counties
  - Cigna is in Kankakee county
  - Cigna is in Will county
- Humana participates in parts of Rating Area 10



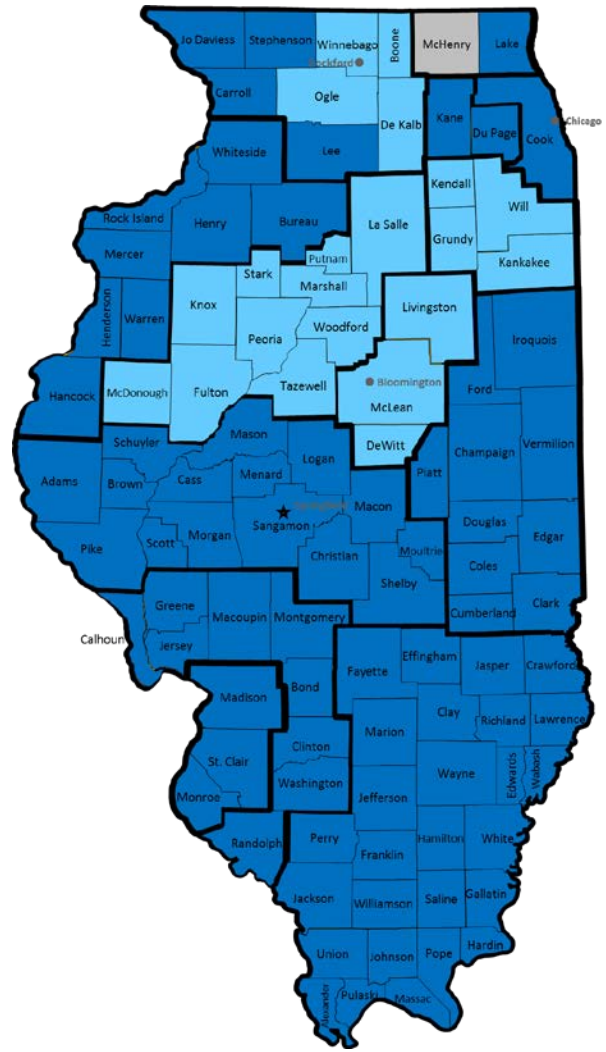
*note: A multi-state plan means the federal Office of Personnel Management (OPM) operates the program in multiple states. Some multi-state plans offer in-network coverage nationally or in multiple states, however many do not

Number of Issuers by County
(Small Group, On Exchange)



Number of Issuers
1
2

Number of Plans by County
(Small Group, On Exchange)

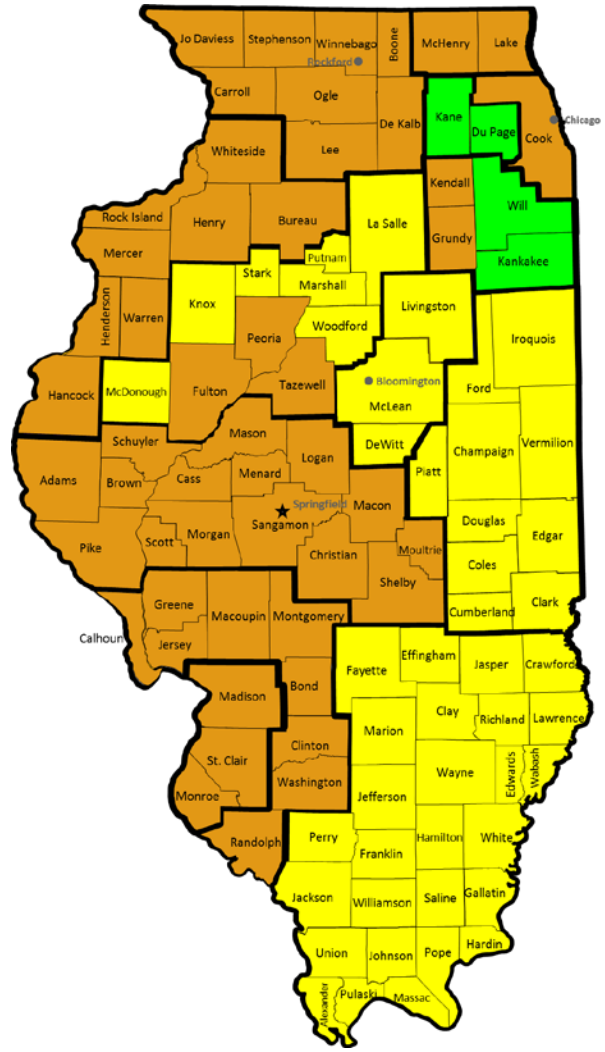


Plan Count
10-19
20-29
30-39

RATE INFORMATION

ON EXCHANGE

Individual Market – Average Rate Change of Lowest Bronze



Rate Change
10% to 25%
25% to 40%
40% to 60%

The Average Rate Increase Across All Rating Areas in Lowest Bronze Plans is 44%

Rating Area	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2017 Rate Increase
Rating Area 1	Celtic	$128.03	Celtic	$191.49	50%
Rating Area 2	Land of Lincoln	$164.77	HCSC	$242.37	47%
Rating Area 3	HCSC	$176.97	Cigna	$217.54	23%
Rating Area 4	HCSC	$177.65	Cigna	$212.77	20%
Rating Area 5	Coventry Health Care	$195.38	HCSC	$295.49	51%
Rating Area 6	United	$179.57	HAMP	$280.93	56%
Rating Area 7	Coventry Health Care	$159.25	HAMP	$252.05	58%
Rating Area 8	HAMP	$189.87	HAMP	$244.17	29%
Rating Area 9	HAMP	$189.87	HAMP	$244.17	29%
Rating Area 10	HCSC	$175.90	HAMP	$246.80	40%
Rating Area 11	HCSC	$202.51	HAMP	$294.06	45%
Rating Area 12	Coventry Health & Life	$155.40	HCSC	$286.25	84%
Rating Area 13	HAMP	$214.37	HAMP	$296.68	38%
Weighted Average Increase					**44%**

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on ASPE enrollment report https://aspe.hhs.gov/basic-report/plan-selections-zip-code-and-county-health-insurance-marketplace-march-2016

Individual Market – Average Rate Change of Lowest Silver

Rate Change
25% to 40%
40% to 60%

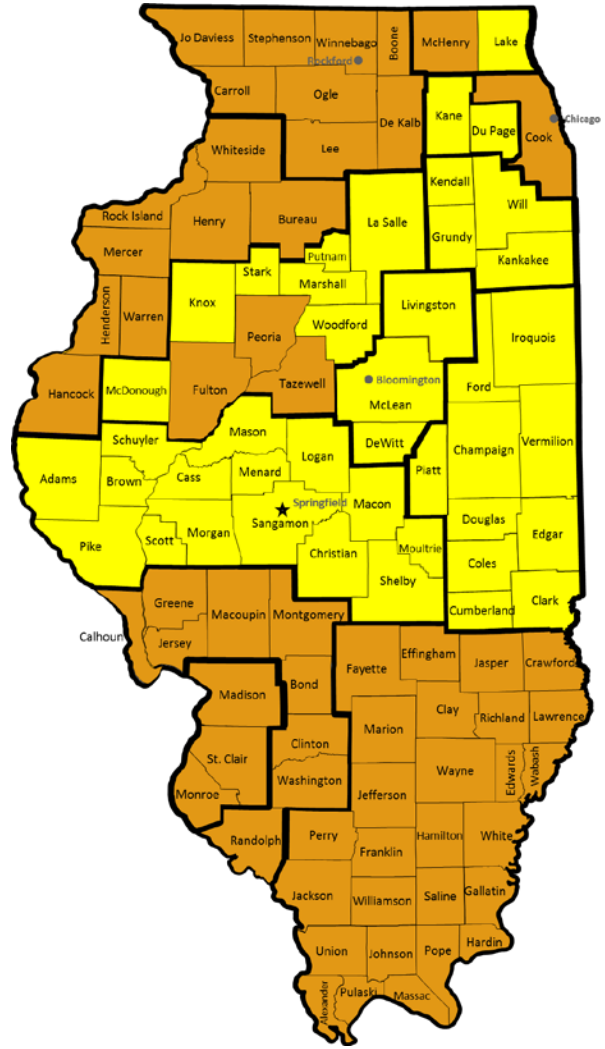
The Average Rate Increase Across All Rating Areas in Lowest Silver Plans is 45%

Rating Area	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2017 Rate Increase
Rating Area 1	Celtic	$152.42	Celtic	$221.13	45%
Rating Area 2	HCSC	$212.23	HCSC	$268.03	26%
Rating Area 3	HCSC	$205.30	Cigna	$266.41	30%
Rating Area 4	Land of Lincoln	$198.90	Cigna	$260.56	31%
Rating Area 5	Coventry Health Care	$246.54	HCSC	$339.56	38%
Rating Area 6	United	$205.94	HAMP	$355.59	73%
Rating Area 7	Coventry Health Care	$200.96	HAMP	$319.04	59%
Rating Area 8	HAMP.	$233.84	HAMP	$309.07	32%
Rating Area 9	HAMP.	$219.95	HAMP	$309.07	41%
Rating Area 10	HCSC	$228.23	HAMP	$312.39	37%
Rating Area 11	Land of Lincoln	$228.79	HAMP	$372.21	63%
Rating Area 12	Coventry Health & Life	$198.03	HCSC	$364.64	84%
Rating Area 13	Land of Lincoln	$245.55	HAMP	$375.53	53%
Weighted Average Increase					**45%**

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on ASPE enrollment report https://aspe.hhs.gov/basic-report/plan-selections-zip-code-and-county-health-insurance-marketplace-march-2016

Individual Market – Average Rate Change of Second Lowest Silver



Rate Change
25% to 40%
40% to 60%

The Average Rate Increase Across All Rating Areas in Second Lowest Silver Plans is 44%

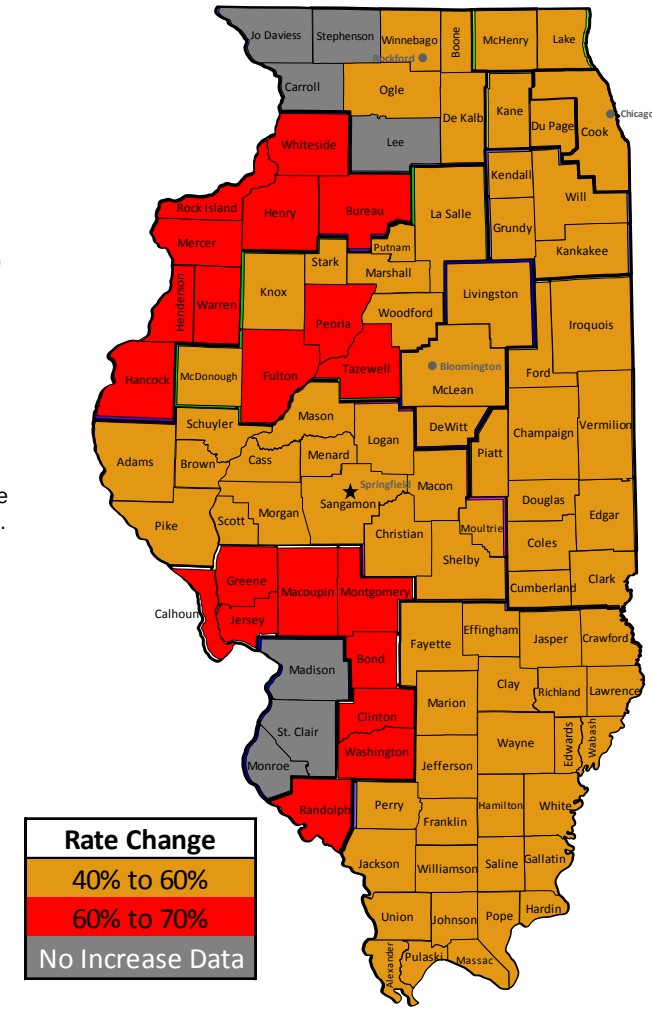
Rating Area	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2017 Rate Increase
Rating Area 1	Celtic	$154.55	Celtic	$227.96	47%
Rating Area 2	Land of Lincoln	$214.42	HCSC	$278.51	30%
Rating Area 3	Land of Lincoln	$215.80	HCSC	$269.85	25%
Rating Area 4	Land of Lincoln	$199.84	Cigna	$265.92	33%
Rating Area 5	HCSC	$247.45	Humana HP	$394.53	59%
Rating Area 6	United	$214.38	HAMP	$358.70	67%
Rating Area 7	United	$225.08	HAMP	$321.82	43%
Rating Area 8	HCSC.	$234.28	HAMP	$311.76	33%
Rating Area 9	HAMP.	$229.11	HAMP	$311.76	36%
Rating Area 10	Coventry Health Care	$231.60	HAMP	$315.12	36%
Rating Area 11	HAMP	$256.47	HAMP	$375.46	46%
Rating Area 12	Land of Lincoln	$215.30	HCSC	$368.09	71%
Rating Area 13	HAMP	$264.01	HAMP	$378.81	43%
Weighted Average Increase					**44%**

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on ASPE enrollment report https://aspe.hhs.gov/basic-report/plan-selections-zip-code-and-county-health-insurance-marketplace-march-2016

Individual Market – Average Rate Change of Lowest Gold

- HCSC's gold *multi-state plan is offered in all counties but <u>is not</u> included in this analysis
  - Multi-state plan rates will be available on Healthcare.gov
- Rate increases in the lowest gold plan begin at 40% with some counties in Western Illinois seeing rate increases of over 60%



- *Note: The Affordable Care Act created the Multi-State Plan program to increase choice and competition in insurance markets nationwide. The plans are sold in over 30 states through the Marketplace under a contract between the U.S. Office of Personnel Management (OPM) and insurance companies. The name "Multi-State Plan" means only that OPM operates the program in multiple states. Some Multi-State Plans offer in-network coverage nationally or in multiple states, many do not.

The Average Rate Increase Across All Rating Areas in Lowest Gold Plans is 55%

Rating Area	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2017 Rate Increase
Rating Area 1	Celtic	$203.32	Celtic	$325.07	60%
Rating Area 2	HCSC	$241.74	HCSC	$339.95	41%
Rating Area 3	HCSC	$233.85	HCSC	$342.26	46%
Rating Area 4	HCSC	$234.74	HCSC	$340.36	45%
Rating Area 5	HCSC	$281.86	HCSC	$414.46	47%
Rating Area 6	United	$244.14	HAMP	$464.27	90%
Rating Area 7	Coventry Health Care	$251.24	HAMP	$416.54	66%
Rating Area 8	HCSC	$266.86	HCSC	$399.63	50%
Rating Area 9	HAMP	$283.18	HAMP	$403.53	42%
Rating Area 10	HCSC	$285.05	HAMP	$407.87	43%
Rating Area 11	Land of Lincoln	$287.10	HAMP	$485.97	69%
Rating Area 12	Coventry Health Care	$246.88	**NONE[3]**	**NONE[3]**	**NONE[3]**
Rating Area 13	Land of Lincoln	$308.14	HAMP	$490.31	59%
Weighted Average Increase					**55%**

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on ASPE enrollment report https://aspe.hhs.gov/basic-report/plan-selections-zip-code-and-county-health-insurance-marketplace-march-2016
3. Multi-state plan is offered by HCSC. Rate estimates will be available on Healthcare.gov

Issuer Participating by Plan Type by Rating Area
(Individual, On Exchange)

	Celtic HMO	CIGNA HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO	Humana HMO
Rating Area 1	Full	Full			Full	Full	
Rating Area 2					Full	Full	
Rating Area 3	Partial	Full			Full	Full	
Rating Area 4		Partial	Partial	Partial	Full	Full	
Rating Area 5					Partial	Full	Full
Rating Area 6			Full	Full		Full	
Rating Area 7			Full	Full	Partial	Full	Full
Rating Area 8			Full	Full	Full	Full	Full
Rating Area 9			Full	Full		Full	
Rating Area 10			Full	Full		Full	Partial
Rating Area 11			Full	Full		Full	
Rating Area 12						Full	
Rating Area 13			Full	Full		Full	

- There are multiple carriers limited with coverage in a rating area, so consumers should review coverage options closely.

*All plans pending CMS certification

PLAN ANALYSIS

OFF EXCHANGE

*Subsidies unavailable for Off Exchange Plans

*All plans pending CMS certification

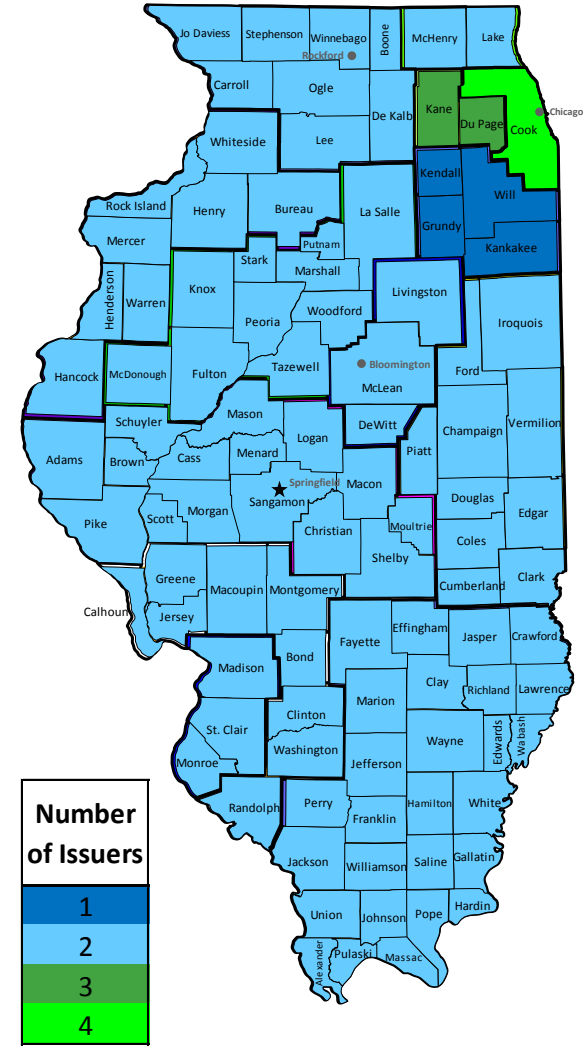
Off Exchange Plans - Assumptions and Caveats

- The filing requirements for Off-Exchange plans only permit display by Rating Area versus county
- Check with carriers to ensure plan availability in your county
- The following pages' analysis is for Off-Exchange plans only
- On-Exchange plan offerings shown in the previous slides are available Off-Exchange with the same networks, locations, features & prices
  - These are not included in the following pages' analysis

*Subsidies unavailable for Off Exchange Plans

Number of Issuers by County
(Individual Only)

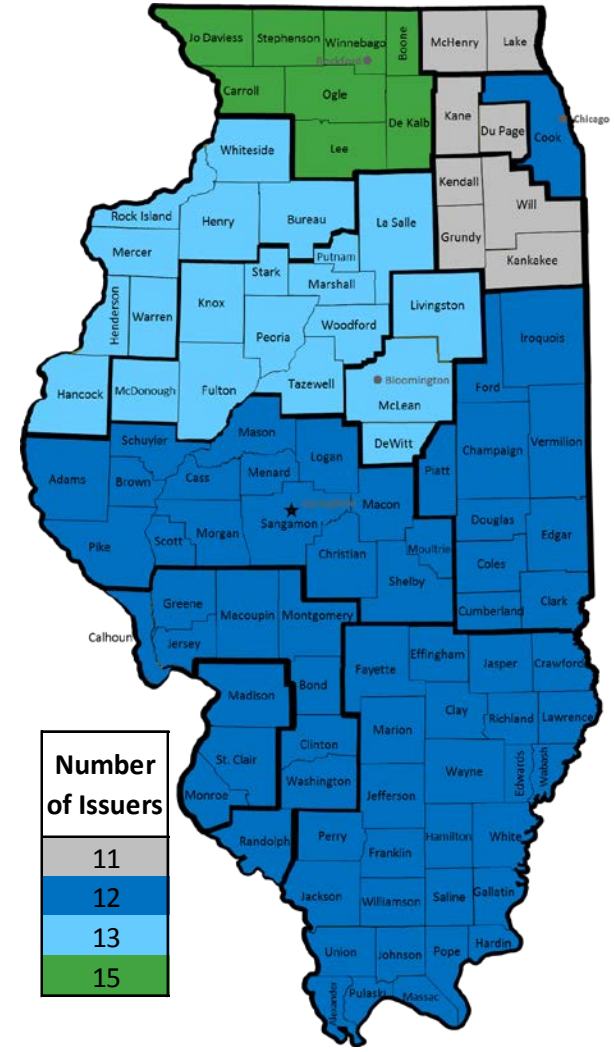
- Six issuers are offering individual plans Off Exchange only
  - Freedom Life Insurance Company of America offers state-wide plans
  - IlliniCare Health Plan offers plans in two Rating Areas (1 and 3)
  - Harken Health Insurance Company offers plans in Rating Area 1
  - Between Aetna and Coventry (two entities), the entire state except for Rating Area 4 is covered
    - Aetna Health Inc. is in Rating Areas 1, 2, 3, 5, and 6
    - Two Coventry entities cover Rating Areas 7 through 13



*Subsidies unavailable for Off Exchange Plans

Number of Issuers by County
(Small Group Only)

- Statewide coverage is offered by 11 entities
  - 3 Aetna
  - 1 Federated Mutual Insurance Company
  - 2 Humana
  - 1 National Health Insurance Company
  - 3 United
  - 1 US Health and Life insurance Company
- Medical Associates and MercyCare offer coverage in Rating Area 5 only
- UHC RV offers coverage in Rating Areas 5 - 8
- UHIC RV offers coverage in Rating Areas 5 - 13
- Harken offers coverage in Rating Area 1 only



*Subsidies unavailable for Off Exchange Plans

Individual Off Exchange Plans
(Issuer Participating by Plan Type by Rating Area

	Celtic HMO	CIGNA HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO	Humana HMO	Aetna Health Inc. HMO	Aetna Health Inc. POS	Coventry Health & Life PPO	Coventry Health Care of Illinois, Inc. PPO	Freedom Life PPO	Harken Health Insurance Company PPO	IlliniCae Health Plan HMO
Rating Area 1	Full	Full			Full	Full		Full				Full	Full	Full
Rating Area 2					Full	Full		Full				Full		
Rating Area 3	Partial	Full			Full	Full		Full				Full		Full
Rating Area 4		Partial	Partial	Partial	Full	Full						Full		
Rating Area 5					Partial	Full	Full	Full				Full		
Rating Area 6			Full	Full		Full			Full			Full		
Rating Area 7			Full	Full	Partial	Full	Full				Full	Full		
Rating Area 8			Full	Full	Full	Full	Full				Full	Full		
Rating Area 9			Full	Full		Full					Full	Full		
Rating Area 10			Full	Full		Full	Partial				Full	Full		
Rating Area 11			Full	Full		Full				Full		Full		
Rating Area 12						Full				Full		Full		
Rating Area 13			Full	Full		Full					Full	Full		

- There are multiple carriers with coverage in only part of a rating area, so consumers should review coverage options closely.
- Subsidies unavailable for Off Exchange plans

*All plans pending CMS certification